


# Health Impact Assessment of Kentucky's Affordable Housing Tax Credit



Quality affordable housing is critical to the health and wellbeing of Kentucky's residents. Kentucky HB 86, an affordable housing tax credit policy is designed to help provide relief for the state's housing crisis with emphasis on those earning up to 60% area median income. With a shortfall of 75,000 affordable housing units, the \$12.5 million in tax credits allocated each year for five years (\$62.5 million) could make a considerable impact on the wellbeing of Kentucky's low-income residents seeking housing.

## Clean, safe, stable, affordable housing can:

- Expand family budgets to afford more nutritious food, medical care, and utilities.<sup>1-3</sup>
- Help families move from unhealthy environments with mold and lead paint to one that is clean and free of contaminants.<sup>4,5</sup>
- Alleviate depression and anxiety and can also create stability for a person in recovery with substance use disorder (SUD).<sup>6-10</sup>

“I was going through a divorce, lost the house. Me and my kids were homeless. We had to stay with my cousin in a one bedroom for six months, almost a year, before we found this place [an affordable housing unit]...It's hard to get into a place.”

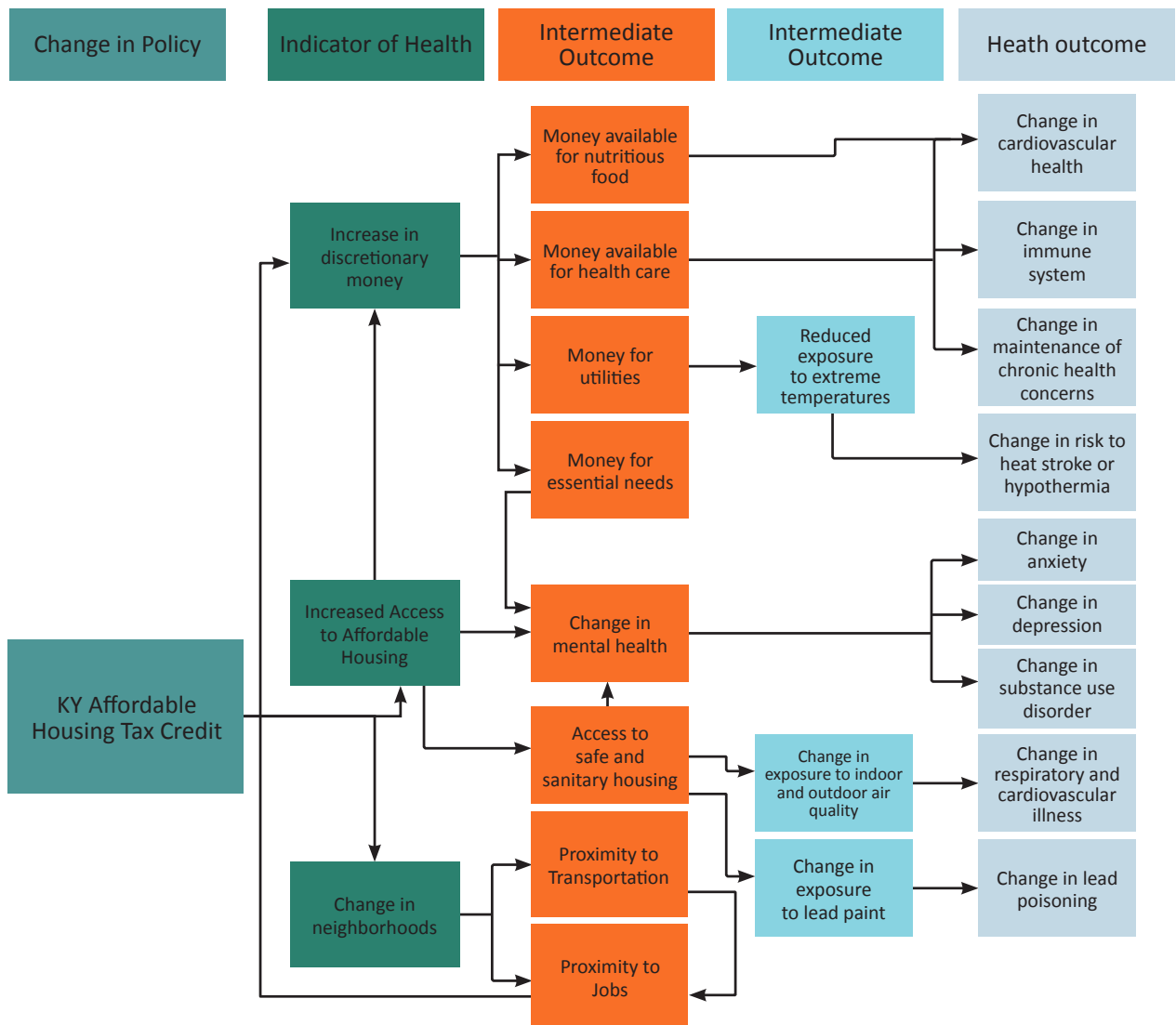
- Female resident, Louisville, KY

“Before, I'd also been living in a senior living community...However, [the current residence] was built to newer standards [for handicap accessibility]. I am handicapped. I'm a below-the-knee left side amputee. I was fortunate to get in there at the time ...There was very much a great shortage in town of even handicap accessible apartments.”

- Male resident, Shelbyville, KY

## Kentucky Affordable Housing Tax Credit Health Outcomes Chart

The implementation of an affordable housing tax credit could create range of health impacts on Kentucky's low-income residents. More affordable housing increases discretionary money, increasing access to healthier food and health care while also decreasing stress. A clean, safe environment reduces exposures to mold and lead, sources of concern for respiratory health and cognitive development. With better housing options, more Kentuckians can experience an improved quality of life.



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